	States Bankruptc nern District of II	y Court	gc I o	1 40		Voluntar	y Petition
Name of Debtor (if individual, enter Last, First, Middle): Rodriguez, Veronica			Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 8060	er I.D. (ITIN) No./Complet			of Soc. Sec. of e, state all):	or Individual-Ta	axpayer I.D. (IT)	N) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 632 Turkey Run Drive	nd State)	Stree	t Address	of Joint Debt	tor (No. and Str	reet, City, and St	ate
Round Lake Heights, IL	ZIPCODE 60073						ZIPCODE
County of Residence or of the Principal Place of Lake	Business:	Cour	nty of Resi	dence or of the	he Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from stre	et address):	Mail	ing Addres	ss of Joint De	ebtor (if differe	nt from street add	dress):
	ZIPCODE						ZIPCODE
Location of Principal Assets of Business Debtor	(if different from street add	ress above):					ZIPCODE
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one box of the state of the	able to individuals only) Mon certifying that the debtor	Entity upplicable) upt organization United States evenue Code) Must attach is unable	Check (Deb Check i Deb owe	Chapter Chapte	the Petition 7 r 9 r 11 er 12 r 13 Natu (Che are primarily co defined in 11 U) as "incurred b ual primarily fe al, family, or he e." Chapter 11 D business as de mall business a ute noncontinge or affiliates) ar	.S.C. Dy an or a pusehold Debtors fined in 11 U.S.6 s defined in 11 U.S.6	one box) etition for of a Foreign ding etition for of a Foreign deceding Debts are primarily business debts C. § 101(51D) J.S.C. § 101(51D) ots (excluding debts
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Acc	lan is being f	iled with this p	etition. olicited prepetition h 11 U.S.C. § 1	
				THIS SPACE IS FOR COURT USE ONLY			
Estimated Number of Creditors 1-49 50-99 100-199 200-999	1000- 5000 10,00	1- 10	0,001- 6,000	25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$500,000 to \$1 million	\$1,000,001 \$10,000 to \$10 to \$50 million million	to \$10	00	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities \$0 to \$50,001 to \$100,001 to \$500,001 \$500,000 to \$1 million	\$1,000,001 \$10,000 to \$10 to \$50 million million	to \$10	00	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	

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B1 (Official Tag	B1 (Officia l Tage 1) 914/26 81 Doc 1 Filed 11/11/09 Entered 11/11/09 13:08:28 Desc Main _{Page 2}				
Voluntary Petition (This page must be completed and filed in every case) DOCUMENT Page 2 of 43 (s): Veronica Rodriguez					
	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)	•		
Location Where Filed:	NONE	Case Number:	Date Filed:		
Location Where Filed:	N.A.	Case Number:	Date Filed:		
	nkruptcy Case Filed by any Spouse, Partner	•	•		
Name of Debtor:	NONE	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) I, the attorney for the petitioner named in the foregoing petition, declare that I have inforthe petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, Unit States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).					
Exhibit A i	s attached and made a part of this petition.	X /s/ James T. Magee Signature of Attorney for Debtor(s)	November 11, 2009 Date		
_	n or have possession of any property that poses or is alleged whibit C is attached and made a part of this petition.	I to pose a threat of imminent and identifiable h	arm to public health or safety?		
Exhibit D If this is a joint pet	If this is a joint petition:				
	Information Regarding the Debtor - Venue (Check any applicable box)				
ಠ					
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)					
Landlord has a judgment for possession of debtor's residence. (If box checked, complete the following.)					
(Name of landlord that obtained judgment)					
	(Address	of landlord)			
	Debtor claims that under applicable non bankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and				
Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.					
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).				

Case 09-42681 Doc 1	Filed 11/11/09	Entered 11/11/09 13:08:	28 Desc Main
B1 (Official Form 1) (1/08)	Document	Page 3 of 43	Page 3
Voluntary Petition		Name of Debtor(s):	
(This page must be completed and filed in ev	very case) Signa	Veronica Rodriguez	
C' () (D 14() (T-1-21			
Signature(s) of Debtor(s) (Individu	•	Signature of a Forei	gn Representative
I declare under penalty of perjury that the information is true and correct.	1 provided in this petition		
[If petitioner is an individual whose debts are primaril		I declare under penalty of perjury that the	
has chosen to file under chapter 7] I am aware that I n chapter 7, 11, 12, or 13 of title 11, United States Code	e, understand the relief	is true and correct, that I am the foreign r proceeding, and that I am authorized to fi	
available under each such chapter, and choose to proc	ceed under chapter 7.		ne this petition.
[If no attorney represents me and no bankruptcy petiti petition] I have obtained and read the notice required	by 11 U.S.C. § 342(b).	(Check only one box.)	
I request relief in accordance with the chapter of title Code, specified in this petition.	11, United States		chapter 15 of title 11, United States ments required by § 1515 of title 11 are
		_	
			est relief in accordance with the chapter of A certified copy of the order granting eeding is attached.
X /s/ Veronica Rodriguez			
Signature of Debtor		X	
v		(Signature of Foreign Representative	e)
Signature of Joint Debtor			
		(Printed Name of Foreign Represent	tative)
Telephone Number (If not represented by attorney		(1 miled Figure of 1 oreign resp. 1221)	lative)
November 11, 2009			
Date		(Date)	
Signature of Attorney*			
X /s/ James T. Magee		Signature of Non-Attorno	ey Petition Preparer
Signature of Attorney for Debtor(s)		I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer
JAMES T. MAGEE 1729446	I	as defined in 11 U.S.C. § 110, 2) I prepa	ared this document for compensation,
Printed Name of Attorney for Debtor(s)		and have provided the debtor with a copy and information required under 11 U.S.C	C. § 110(b), 110(h), and 342(b); and,
Magee, Negele & Associates, P.C.		3) if rules or guidelines have been promu	ulgated pursuant to 11 U.S.C. § 110
Firm Name		setting a maximum fee for services charg preparers, I have given the debtor notice	of the maximum amount before any
444 North Cedar Lake Road		document for filing for a debtor or accept required in that section. Official Form 1	oting any fee from the debtor, as
Address Pound Lake, Ulinois 60073		required iii that section. Official Point i	9 is attached.
Round Lake, Illinois 60073		Printed Name and title, if any, of Bankru	antay Datition Drangrar
_(847) 546-0055		Pllined Name and thie, it any, or Dankie	ipicy remon riepaici
Telephone Number		Social Security Number (If the bankrup)	tcy petition preparer is not an individual,
November 11, 2009		state the Social Security number of the o	officer, principal, responsible person or
Date *In a case in which § 707(b)(4)(D) applies, this signatu		partner of the bankruptcy petition prepa	rer.) (Required by 11 U.S.C. § 110.)
certification that the attorney has no knowledge after an information in the schedules is incorrect.	n inquiry that the	- 11	
		Address	
Signature of Debtor (Corporation/Page 1 declare under penalty of perjury that the information	artnership)		
is true and correct, and that I have been authorized to behalf of the debtor.		X	
The debtor requests relief in accordance with the cha	apter of title 11,	Date	
United States Code, specified in this petition.		Signature of bankruptcy petition prepa	
X		person, or partner whose Social Securi	•
Signature of Authorized Individual		Names and Social Security numbers of assisted in preparing this document unl not an individual:	all other individuals who prepared or less the bankruptcy petition preparer is
Printed Name of Authorized Individual		If more than one person prepared this c conforming to the appropriate official	
Title of Authorized Individual		A bankruptcy petition preparer's failure to c	comply with the provisions of title 11
Date		and the Federal Rules of Bankruptcy Proced	lure may result in fines or

B1 D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	Veronica Rodriguez	Case No.
III 10_	Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit
counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Veronica Rodriguez

VERONICA RODRIGUEZ

Date: ____November 11, 2009

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Veronica Rodriguez	Case No.
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

OF PROPERTY		HUSBAND, WIFE, JOINT OR COMMUNITY	PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence	Fee Simple		120,000.00	96,653.00
632 Turkey Run Drive Round Lake Heights, Illinois				
	Tota		120,000.00	

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(Report also on Summary of Schedules.)

Doc 1

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Desc Main

In re	Veronica	Rodriguez

Debtor

Case No. _____(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

A.B., a minor clind, by John Doe, guardian. Do not disclose the clind's name. See. 11 U.S.C. § 112 and Fed. R. Banki. F. 1007(m).				
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY		CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.	X			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Deposits of Money (NorStates Bank)		260.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Couch, Television and Stereo Stove, Refrigerator and Microwave Bedroom Furniture, Kitchen Table and Chairs Desktop Computer, Washer and Dryer		600.00 200.00 300.00 300.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing Apparel		300.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		Camera		50.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Cash Surrender Value in Life Insurance (Provident Life)		100.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Medline 401(k) Plan (Vanguard)		24,000.00

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In re	Veronica Rodriguez	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and other negotiable and non-negotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owing debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X X X X X	Child Support Arrearage (est.)		5,000.00
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each. 22. Patents, copyrights, and other intellectual property. Give particulars. 23. Licenses, franchises, and other general intangibles. Give particulars. 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. 25. Automobiles, trucks, trailers, and other vehicles and accessories. 26. Boats, motors, and accessories. 27. Aircraft and accessories. 28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment, and supplies used in business.	X X X X X X X	2007 Dodge Caliber (40,000 miles)		10,000.00

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In re	Veronica Rodriguez	Case No.	
	Debtor	(If known)	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N		JINT Y	CURRENT VALUE OF
	O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
already listed. Itemize.				
		0 against on shorts attached. To		\$ 41,110.00

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In re	Veronica Rodriguez	Case No.
	Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions t	o which	debtor is	entitled	under:
(Check one box)				

(CI	ieck one box)		
	11 U.S.C. § 522(b)(2)		

11 U.S.C. § 522(b)(2)	\sqcup (Check if debtor claims a homestead exemption that exceeds
11 U.S.C. § 522(b)(3)	9	\$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Residence	735 ILCS 5/12-901	15,000.00	120,000.00
Deposits of Money (NorStates Bank)	735 ILCS 5/12-1001(b)	260.00	260.00
Couch, Television and Stereo	735 ILCS 5/12-1001(b)	600.00	600.00
Cash Surrender Value in Life Insurance (Provident Life)	735 ILCS 5/12-1001(f)	100.00	100.00
Medline 401(k) Plan (Vanguard)	735 ILCS 5/12-1006	24,000.00	24,000.00
Child Support Arrearage (est.)	735 ILCS 5/12-1001(g)(4)	5,000.00	5,000.00
2007 Dodge Caliber (40,000 miles)	735 ILCS 5/12-1001(c)	2,400.00	10,000.00
Stove, Refrigerator and Microwave	735 ILCS 5/12-1001(b)	200.00	200.00
Bedroom Furniture, Kitchen Table and Chairs	735 ILCS 5/12-1001(b)	300.00	300.00
Desktop Computer, Washer and Dryer	735 ILCS 5/12-1001(b)	300.00	300.00
Wearing Apparel	735 ILCS 5/12-1001(a)	300.00	300.00
Camera	735 ILCS 5/12-1001(b)	50.00	50.00

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B6D (Official Form 6D) (12/07)

In re _	Veronica Rodriguez	 ,	Case No	
	Debtor		(If known	n)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN			DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		Lien: Mortgage					
		Round Lake Heights, Illinois				99,516.90	0.00
		VALUE \$ 120,000.00	┢				
1							
		0.00				Notice Only	Notice Only
		VALUE \$ 0.00		\vdash			
		VALUE\$ 0.00				Notice Only	Notice Only
•			Şub	tota	>	\$ 99,516.90	\$ 0.00
				[ota]	~	\$	\$
	CODEBTOR	CODEBTOR HUSBAND, WIFE, JOINT ORCOMMUNITY	Lien: Mortgage Security: 632 Turkey Rund Drive, Round Lake Heights, Illinois VALUE \$ 120,000.00 VALUE \$ 0.00 VALUE \$ 0.00	Lien: Mortgage Security: 632 Turkey Rund Drive, Round Lake Heights, Illinois VALUE \$ 120,000.00 VALUE \$ 0.00 VALUE \$ 0.00	Lien: Mortgage Security: 632 Turkey Rund Drive, Round Lake Heights, Illinois VALUE \$ 120,000.00 VALUE \$ 0.00 VALUE \$ 0.00 Subtota (Total of this pa	Lien: Mortgage Security: 632 Turkey Rund Drive, Round Lake Heights, Illinois VALUE \$ 120,000.00 VALUE \$ 0.00	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN Lien: Mortgage Security: 632 Turkey Rund Drive, Round Lake Heights, Illinois VALUE \$ 120,000.00 Notice Only VALUE \$ 0.00 Notice Only VALUE \$ 99,516.90

(Report also on (If applicable, reposummary of Schedules) also on Statistical

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 09-42681 Doc 1 Filed 11/11/09 Entered 11/11/09 13:08:28 Desc Main Document Page 13 of 43

B6D (Official Form 6D) (12/07) - Cont.

In re	Veronica Rodriguez		, Case No	
		Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	Ul 1	NSECURED PORTION, IF ANY
ACCOUNT NO. 6204			Lien: Automobile Loan						2,146.00
Fifth Third Bank P. O. Box 2306 Cincinnati, OH 45201			Security: 2007 Dodge Caliber VALUE \$ 10,000.00				12,146.00		,
ACCOUNT NO.			,	H	\vdash	Н			
			VALUE \$						
ACCOUNT NO.				H	H	Н			
			VALUE \$	•					
ACCOUNT NO.									
			VALUE \$						
ACCOUNT NO.									
			VALUE \$						
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims	0		Su	btot	al (s	/	\$ 12,146.00	\$	2,146.00
Schedule of Creditors holding Secured Claims			(Total(s) o (Use only o	f thi T	s pa otal	ge) (s)	\$ 111,662.90	\$	2,146.00

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B6E (Official Form 6E) (12/07)

In re	Veronica Rodriguez	Case No.	
_	Debtor	 (if known)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations
Domestic Support Congations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

	Extensions	of c	redit in	an i	nvoluntary	case
--	------------	------	----------	------	------------	------

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

In re	Veronica Rodriguez	. Case No.
mre_	Debtor	(if known)
☐ Cer	tain farmers and fishermen	
Claim	s of certain farmers and fishermen, up to \$5,400* p	per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Dep	oosits by individuals	
	s of individuals up to \$2,425* for deposits for the pnot delivered or provided. 11 U.S.C. § 507(a)(7).	burchase, lease, or rental of property or services for personal, family, or household use,
☐ Tax	tes and Certain Other Debts Owed to Governme	ental Units
Taxes	s, customs duties, and penalties owing to federal, st	tate, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Cor	nmitments to Maintain the Capital of an Insure	d Depository Institution
	s of the Federal Reserve System, or their predecesse	or of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ors or successors, to maintain the capital of an insured depository institution. 11
☐ Cla	ims for Death or Personal Injury While Debtor	Was Intoxicated
	ns for death or personal injury resulting from the operage, or another substance. 11 U.S.C. § 507(a)(10).	peration of a motor vehicle or vessel while the debtor was intoxicated from using
* Amoun		every three years thereafter with respect to cases commenced on or after the date of

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) ___ continuation sheets attached Case 09-42681 Doc 1 Filed 11/11/09 Entered 11/11/09 13:08:28 Desc Main Document Page 16 of 43

B6F (Official Form 6F) (12/07)

In re	Veronica Rodriguez	Case No.	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9490			Balance on Account				
Aspire P. O. Box 105555 Atlanta, GA 30348							23.88
ACCOUNT NO. 9490							
Aspire / CB&T c/o SST Card Services P. O. Box 84024 Columbus, GA 31908							Notice Only
ACCOUNT NO. 0362			Balance on Account		H		
Chase P. O. Box 15298 Wilmington, DE 19850							3,683.93
ACCOUNT NO. 2227			Balance on Account			\vdash	
Chase - Toys R Us P. O. Box 15298 Wilmington, DE 19850							649.06
3				Subt	otal	<u> </u>	\$ 4,356.87
continuation sheets attached					otal		\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Veronica Rodriguez	Case No.	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8084 Citibank P. O. Box 6241 Sioux Falls, SD 57117			Balance on Account				9,615.68
ACCOUNT NO. 0829 Condell Medical Center c/o Harris & Harris, Ltd. 222 Merchandise Mart, #1900 Chicago, IL 60654			Balance on Account				153.53
ACCOUNT NO. 0606 Discover Financial P. O. Box 15316 Wilmington, DE 19850			Balance on Account				3,530.58
ACCOUNT NO. 5070 DSNB Macys 9111 Duke Blvd Mason, OH 45040			Balance on Account				346.32
ACCOUNT NO. 8773 GEMB/JC Penney Attention: Bankruptcy P. O. Box 103106 Roswell, GA 30076							Notice Only
Sheet no. 1 of 3 continuation sheets at to Schedule of Creditors Holding Unsecured	tached	<u> </u>		Sub	tota	l >	\$ 13,646.11

Nonpriority Claims

Total➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Veronica Rodriguez	Case No.	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8773 GEMB/JC Penney P. O. Box 984100 El Paso, TX 79998			Balance on Account				1,733.00
GEMB/Sams Club Attention: Bankruptcy P. O. Box 103106 Roswell, GA 30076							Notice Only
ACCOUNT NO. 6331 GEMB/Sams Club P. O. Box 981400 El Paso, TX 79998			Balance on Account				747.00
ACCOUNT NO. 1176 HSBC Bank P. O. Box 5253 Carol Stream, IL 60197			Balance on Account				2,725.00
ACCOUNT NO. 1252 Kohls/Chase N56 W17000 Ridge Menomonee Fall, WI 53051			Balance on Account				1,317.92
Sheet no. 2 of 3 continuation sheets a to Schedule of Creditors Holding Unsecured	ittached			Sub	tota	l >	\$ 6,522.92

Nonpriority Claims

Total➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Veronica Rodriguez	,	Case No.		
	Debtor			(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0720							
Macys/FDSB Macy's Bankruptcy P. O. Box 8053 Mason, OH 45040							Notice Only
ACCOUNT NO. 5872	\top		Balance on Account	T		П	
Proactiv Solutions P. O. Box 11448 Des Moines, IA 50336-1448							45.90
ACCOUNT NO. 9900			Balance on Account	T		П	
Rollins Family Dental Center 306 East Rollins Road Round Lake Beach, IL 60073							149.34
ACCOUNT NO. 6205	+		Balance on Account	t		Н	
Sears/Citibank P. O. Box 6189 Sioux Falls, SD 57117							2,399.00
ACCOUNT NO. 0244	+		Balance on Account	\vdash	\vdash	Н	
Sears/Citibank P. O. Box 6189 Sioux Falls, SD 57117							731.25
Sheet no. 3 of 3 continuation sheets a to Schedule of Creditors Holding Unsecured	tached			Sub	tota	ı>	\$ 3,325.49

to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$

27,851.39

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Case 09-42681 B6G (Official Form 6G) (12/07)	Doc 1	Filed 11/11/09	Entered 11/11/09 13:08
B6G (Official Form 6G) (12/07)		Document	Page 20 of 43

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	Document	Page 20 of 43	

In re	Veronica Rodriguez	Case No.	
	Debtor		(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

$ \sqrt{} $	Check this box if debtor has no executory contracts	or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re	Veronica Rodriguez	Case No.	
	Debtor		(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

_1				
\mathbf{V}	Check this	box if debto	or has no co	debtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

RELATIONSHIP(S): son, daughter

DEPENDENTS OF DEBTOR AND SPOUSE

AGE(S): 8, 4

Debtor's Marital

Status:

Single

In re_	Veronica Rodriguez	Case	
	Debtor	Casc	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Employment:	DEBTOR		,	SPOUSE		
Occupation	Sample Room Clerk					
Name of Employer	Medline Industries					
How long employed	5 Years					
Address of Employer	Waukegan, Illinois			N.A.		
NCOME: (Estimate of average	or projected monthly income at time case filed)		D	EBTOR	SPO	OUSE
Monthly gross wages, salary	, and commissions		\$	3,000.00	\$	N.A.
(Prorate if not paid month	lly.)		¢	0.00	¢	N.A.
Estimated monthly overtime			<u> </u>		\$	
SUBTOTAL			\$	3,000.00	\$	N.A.
LESS PAYROLL DEDUCTI	ONS					
a. Payroll taxes and social	security		\$	454.98	\$	N.A.
b. Insurance	accuracy.		\$	445.00	\$	
c. Union Dues			\$ \$	0.00	\$ \$	N.A.
d. Other (Specify:)				
SUBTOTAL OF PAYROLL	DEDUCTIONS		\$_	899.98	\$	N.A.
. TOTAL NET MONTHLY T	AKE HOME PAY		\$_	2,100.02	\$	N.A.
. Regular income from operat	ion of business or profession or farm		\$	0.00	\$	N.A.
(Attach detailed statement)			¢.	0.00	¢.	N.A.
Income from real property			\$	0.00	\$ \$	N.A.
Interest and dividends			Ψ	0.00	Ψ	11.71.
•	support payments payable to the debtor for the		\$	100.00	\$	N.A.
debtor's use or that of depen 1. Social security or other gov						
· · · · · · · · · · · · · · · · · · ·	erinicit assistance		\$	0.00	\$	N.A.
2. Pension or retirement incor			¢	0.00	¢	NI A
			\$_ \$	0.00	\$ \$	N.A. N.A.
(Specify)			\$ \$	0.00	\$ \$	N.A.
4. SUBTOTAL OF LINES 7	CHROUGH 13		\$_	100.00	\$	N.A.
5. AVERAGE MONTHLY IN	ICOME (Add amounts shown on Lines 6 and 14)		\$_	2,200.02	\$	N.A.
6. COMBINED AVERAGE 1 from line 15)	MONTHLY INCOME (Combine column totals			\$	2,200.02	_

on Statistical Summary of Certain Liabilities and Related Data)

17.	Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
	Child support is supposed to be \$80/week, but payments are in arrears and average appox. \$100/month.

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Document	Page 23 of 43	
In re Veronica Rodriguez	Case No	
Debtor	(if known)
SCHEDULE J - CURRENT EXPEN	DITURES OF INDIVIDUAL	DEBTOR(S)
Complete this schedule by estimating the average or projectiled. Prorate any payments made biweekly, quarterly, semi-annually calculated on this form may differ from the deductions from income	, or annually to show monthly rate. The average	
Check this box if a joint petition is filed and debtor's spouse malabeled "Spouse."	aintains a separate household. Complete a separa	ate schedule of expenditures
1. Rent or home mortgage payment (include lot rented for mobile home)	\$922.13
a. Are real estate taxes included? Yes	No	
b. Is property insurance included? Yes	No	
2. Utilities: a. Electricity and heating fuel		\$300.00
b. Water and sewer		\$40.00
c. Telephone		\$80.00
d. Other <u>Cable / Internet</u>		\$80.00
3. Home maintenance (repairs and upkeep)		\$20.00
4. Food		\$500.00
5. Clothing		\$50.00
6. Laundry and dry cleaning		\$30.00
7. Medical and dental expenses		\$200.00
8. Transportation (not including car payments)		\$200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$50.00
10.Charitable contributions		\$10.00
11.Insurance (not deducted from wages or included in home mortgage p	payments)	
a. Homeowner's or renter's	•	\$0.00
b. Life		\$0.00
c. Health		\$0.00
d.Auto		\$165.00
e. Other		\$\$
12. Taxes (not deducted from wages or included in home mortgage payn	nents)	
(Specify)	•	\$0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments)	ayments to be included in the plan)	
a. Auto	1 /	\$391.00
b. Other <u>Child Care</u>		\$\$50.00
c. Other Retirement Loan		\$ 226.00
14. Alimony, maintenance, and support paid to others		\$\$
15. Payments for support of additional dependents not living at your hor	me	\$0.00
16. Regular expenses from operation of business, profession, or farm (a		\$0.00
17. Other <u>Bankruptcy Attorneys Fees</u>		\$\$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also	o on Summary of Schedules and.	\$ 3,714.13
if applicable, on the Statistical Summary of Certain Liabilities and Rela		

2,200.02

\$ ____-1,514.11_

in applicable, on the Statistical Summary of Certain Elabinities and Relaced Data)
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

None

20. STATEMENT OF MONTHLY NET INCOME

c. Monthly net income (a. minus b.)

a. Average monthly income from Line 15 of Schedule I

b. Average monthly expenses from Line 18 above

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District of Illinois

In re	Veronica Rodriguez	Case No.	
	Debtor		
		Chapter _	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 120,000.00		
B – Personal Property	YES	3	\$ 41,110.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	2		\$ 111,662.90	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		\$ 27,851.39	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,200.02
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 3,714.13
тот	TAL .	17	\$ 161,110.00	\$ 139,514.29	

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In re	Veronica Rodriguez	Case No	
	Debtor		
		Chapter 7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$ (0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$ (0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ (0.00
TOTAL	\$ (0.00

State the Following:

Average Income (from Schedule I, Line 16)	\$ 2,200.02
Average Expenses (from Schedule J, Line 18)	\$ 3,714.13
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 3,100.00

State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 2,146.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 27,851.39
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 29,997.39

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Veronica Ro	drionez

In re _

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	_ Case No	
Debtor	(1	f known)

DECLARATION UNDER	PENALTY OF PERJURY	Y BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read are true and correct to the best of my knowledge, information	the foregoing summary and on, and belief.	schedules, consisting of sheets, and that they
Date November 11, 2009	G:	/s/ Veronica Rodriguez
Date	Signature.	Debtor:
.	a.	Not Applicable
Date	Signature:	(Joint Debtor, if any)
		nt case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NON-		PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy of thi 110(h) and 342(b); and, (3) if rules or guidelines have been pr by bankruptcy petition preparers, I have given the debtor notic accepting any fee from the debtor, as required by that section.	omulgated pursuant to 11 U.ce of the maximum amount b	S.C. § 110 setting a maximum fee for services chargeable
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer		cial Security No. d by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, ti- who signs this document.	, ,	
Address X Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individuals who prepared		Date Date pent_unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach additional signed		
A bankruptcy petition preparer's failure to comply with the provisions of title 11 18 U.S.C. § 156.	and the Federal Rules of Bankruptc	ry Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110
DECLARATION UNDER PENALTY OF PE	RJURY ON BEHALF OF	A CORPORATION OR PARTNERSHIP
I, the [the pres	sident or other officer or an a	authorized agent of the corporation or a member
or an authorized agent of the partnership] of thein this case, declare under penalty of perjury that I have read the shown on summary page plus 1), and that they are true and corrections of the partnership is the partnership in the partnership.	he foregoing summary and s	[corporation or partnership] named as debtor chedules, consisting ofsheets (total
Date	Signature:	
	[Dei:	nt or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partners		

Case 09-42681

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UNITED STATES BANKRUFTCY COURT
Northern District of Illinois

In Re	Veronica Rodriguez	Case No.	
		(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE
2009	\$28,499.00	Employment	
2008	\$31,568.00	Employment	
2007	\$28,341.00	Employment	

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2009 \$ 1,000.00 Child Support 2008 \$ 1,200.00 Child Support

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

Current monthly car payments

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

c. All debtors: List all payments made within one year

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Relationship: Aunt	October, 2009	\$3,000.00	\$ zero
Relationship: Aunt	October, 2009	\$2,600.00	\$ zero

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF PROCEEDING COURT OR STATUS OR AND CASE NUMBER AGENCY AND LOCATION DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF RELATIONSHIP TO DEBTOR, IF ANY

None

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

PERSON OR ORGANIZATION

St. Joseph's Round Lake, Illinois

monthly

\$10.00 monthly offering

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case. NAME AND ADDRESS DATE OF PAYMENT, AMOUNT OF MONEY OR NAME OF PAYOR IF **DESCRIPTION AND** OF PAYEE OTHER THAN DEBTOR VALUE OF PROPERTY James T. Magee \$600.00 Magee, Negele & Associates, P.C. Payor: Debtor 444 North Cedar Lake Road Round Lake, Illinois 60073 10. Other transfers None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition NAME AND ADDRESS OF TRANSFEREE. DATE DESCRIBE PROPERTY RELATIONSHIP TO DEBTOR TRANSFERRED AND VALUE RECEIVED December, 2008 1999 Chevrolet Cavalier Relationship: None Value: \$800.00

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Citibank August, 2009

Closing Balance: \$(- 50.00)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE AMOUNT OF OF SETOFF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND DESCRIPTION AND
ADDRESS OF OWNER VALUE OF PROPERTY

LOCATION OF PROPERTY

Custodial Account for

\$1,500.00

NorStates Bank

Minor Son

15. Prior address of debtor

None

 \boxtimes

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS**

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * * *

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	[If completed by an individual or individual o	and spouse]	
	I declare under penalty of perjury that I have read t attachments thereto and that they are true and corre		n the foregoing statement of financial affairs and any
Date	November 11, 2009	Signature	/s/ Veronica Rodriguez
Date		of Debtor	VERONICA RODRIGUEZ
	Penalty for making a false statement: Fine	continuation sheets	attached nprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571
compens (3) if ru preparer	clare under penalty of perjury that: (1) I am a bankr sation and have provided the debtor with a copy of the eles or guidelines have been promulgated pursuant to	uptcy petition preparer nis document and the n 11 U.S.C. § 110 setti	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) as defined in 11 U.S.C. § 110; (2) I prepared this document for otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); as a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the
If the ban			Social Security No. (Required by 11 U.S.C. § 110(c).) social security number of the officer, principal, responsible person, or
Address	who signs this document.		
X			
Signatu	re of Bankruptcy Petition Preparer		Date
	and Social Security numbers of all other individuals windividual:	ho prepared or assisted	in preparing this document unless the bankruptcy petition preparer is
If more	than one person prepared this document, attach addition	onal signed sheets confe	orming to the appropriate Official Form for each person.

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$

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B8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	Veronica Rodriguez			
In re			Case No.	
111 10	Debtor	,	cuse 110.	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (*Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.*)

Property No. 1	
Creditor's Name: ABN Amro /CitiMortgage	Describe Property Securing Debt: Residence
Property will be (check one):	
☐ Surrendered ₫ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
☐ Reaffirm the debt	
☐ Other. Explain	(for example, avoid lien
using 11 U.S.C. §522(f)).	
Property is (check one):	
	Not claimed as exempt
D Clamed as exempt	Two claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name: Fifth Third Bank	Describe Property Securing Debt: 2007 Dodge Caliber (40,000 miles)
Property will be (check one):	
☐ Surrendered ₫ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
☐ Other. Explain	(for example, avoid lien
using 11 U.S.C. §522(f)).	
Property is (check one): Claimed as exempt	No. 1. a. 1. a. a. a. a.
☑ Claimed as exempt □	Not claimed as exempt

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PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1 NO Leased Property		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
continuation sheets attached (if a	uny)	
I declare under penalty of perjury that		
Estate securing debt and/or personal p	property subject to an unexpired lease.	
Date: November 11, 2009	/s/ Veronica Rodrigo	uez
<u> </u>	Signature of Debtor	
	Signature of Joint Debte	or

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Page 39 of 43 Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of
v	the bankruptcy petition preparer.) (Required
Λ	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	
principal, responsible person, or partner whose Social	
Security number is provided above.	

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Veronica Rodriguez	X/s/ Veronica Rodriguez November 11, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X
	Signature of Joint Debtor (if any) Date

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re:	Case Number:
Veronica Rodriguez	Chapter 7
VERIFIC	CATION OF MAILING MATRIX
The above-named Debtor(s) he true and correct to the best of r	ereby verifies that the attached list of creditors is ny (our) knowledge.
Dated:	
	Debtor
	Joint Debtor

James T. Magee [#01729446] MAGEE, NEGELE & ASSOCIATES, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 (847) 546-0055

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ABN Amro / CitiMortgage P. O. Box 9438 Gaithersburg, MD 20898 Fifth Third Bank c/o Bankruptcy Dept. 1850 East Paris Grand Rapids, MI 49546 Rollins Family Dental Center 306 East Rollins Road Round Lake Beach, IL 60073

Aspire

P. O. Box 105555 Atlanta, GA 30348 Fifth Third Bank P. O. Box 2306 Cincinnati, OH 45201

Sears/Citibank P. O. Box 6189 Sioux Falls, SD 57117

Aspire / CB&T c/o SST Card Services P. O. Box 84024 Columbus, GA 31908 GEMB/JC Penney Attention: Bankruptcy P. O. Box 103106 Roswell, GA 30076 Sears/Citibank P. O. Box 6189 Sioux Falls, SD 57117

Chase

P. O. Box 15298 Wilmington, DE 19850 GEMB/JC Penney P. O. Box 984100 El Paso, TX 79998

Chase - Toys R Us P. O. Box 15298 Wilmington, DE 19850 GEMB/Sams Club Attention: Bankruptcy P. O. Box 103106 Roswell, GA 30076

Citibank P. O. Box 6241 Sioux Falls, SD 57117 GEMB/Sams Club P. O. Box 981400 El Paso, TX 79998

CitiMortgage c/o Codilis & Associates 15W030 N. Frontage Rd., #100 Burr Ridge, IL 60527 HSBC Bank P. O. Box 5253 Carol Stream, IL 60197

Condell Medical Center c/o Harris & Harris, Ltd. 222 Merchandise Mart, #1900 Chicago, IL 60654 Kohls/Chase N56 W17000 Ridge Menomonee Fall, WI 53051

Discover Financial P. O. Box 15316 Wilmington, DE 19850 Macys/FDSB Macy's Bankruptcy P. O. Box 8053 Mason, OH 45040

DSNB Macys 9111 Duke Blvd Mason, OH 45040 Proactiv Solutions P. O. Box 11448

Des Moines, IA 50336-1448

In re Veronica Rodriguez

Date

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Case No. __

Signature of Attorney

Name of law firm

Magee, Negele & Associates, P.C.

B203 12/94

United States Bankruptcy Court Northern District of Illinois

			Chapt	ter/			
	Debtor(s)						
	DISCLOSU	RE OF COMPENSATION O	F ATTORNEY FO	R DEBTOR			
1.	ursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services undered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:						
	For legal services, I have agree	ed to accept	\$	1,700.00			
	Prior to the filing of this stateme	ent I have received	\$	171.00			
	Balance Due		\$	1,529.00			
2.	The source of compensation p	aid to me was:					
	✓ Debtor	Other (specify)					
3.	The source of compensation to						
	▼ Debtor	Other (specify)					
4. asso	I have not agreed to share the above-disclosed compensation with any other person unless they are members and sociates of my law firm.						
of m		e above-disclosed compensation with a list of the name					
5.	In return for the above-disclos	sed fee, I have agreed to render lega	al service for all aspects	of the bankrupto	cy case, including:		
		ancial situation, and rendering advic ny petition, schedules, statements of ed]					
		Post-Petition Fee Agreement for mation hearing, and any adjour			tation of the Debtor at the		
6. Re		or(s), the above-disclosed fee does readversary proceedings and other	-				
RC	presentation of the debtor in	adversary proceedings and only	er contested bankrup	tcy matters.			
		CER	TIFICATION				
	I certify that the forego debtor(s) in the bankrupto	ing is a complete statement of any a y proceeding.	greement or arrangeme	ent for payment to	o me for representation of the		
	November 11, 2009)	/s/ James T. Mag	gee			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE: Ver		odriguez)	Chapter 7 Bankruptcy Case No.	
De	ebtor(s)).)		
		DECLARATION REGARD Signed by Debtor(s) or To Be Used When F	Cor	porate Representative	
		LARATION OF PETITIONER ompleted in all cases.		Date:	
; i i i i	, the und informat provided installme attorney Court. I(understa	ion I(we) have given my (our)attorney, incluing the electronically filed petition, statement ents, and Application for Waiver of the Chapsending the petition, statements, schedules, awe) understand that this DECLARATION m	ts, so ter 7 and the	member, hereby declare under penalty of perjury that the correct social security number(s) and the information chedules, and if applicable, application to pay filing fee in Filing Fee, is true and correct. I(we) consent to my(our) his DECLARATION to the United States Bankruptcy be filed with the Clerk in addition to the petition. I(we) cause this case to be dismissed pursuant to 11 U.S.C.	
	To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consumer debts and who has (or have) chosen to file under chapter 7.				
[ındeı	er chapter 7, 11, 12, or 13 of Title 11 United States r each such chapter; I(we) choose to proceed under with chapter 7.	
	To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.				
[I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.				
;	Signatu	are:(Debtor or Corporate Officer, Partner or Me	– mbei	Signature: r) (Joint Debtor)	